

B1 (Official Form 1)(12/11)

<b>United States Bankruptcy Court</b> <b>District of Nevada</b>		<b>Voluntary Petition</b>	
Name of Debtor (if individual, enter Last, First, Middle): <b>Mason, Sylvia Jean</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0468</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)	
Street Address of Debtor (No. and Street, City, and State): <b>2725 Beachside Ct</b> <b>Las Vegas, NV</b> <div style="text-align: right; font-size: small;">ZIP Code <b>89117-0683</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; font-size: small;">ZIP Code</div>	
County of Residence or of the Principal Place of Business: <b>Clark</b>		County of Residence or of the Principal Place of Business:	
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>	
Location of Principal Assets of Business Debtor (if different from street address above):			
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).	
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY	
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000			
<b>Estimated Assets</b> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion			

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Mason, Sylvia Jean****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

**- None -**

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Boris Avramski, Esq****August 9, 2012**

Signature of Attorney for Debtor(s)

(Date)

**Boris Avramski, Esq 11350****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

**Mason, Sylvia Jean****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Sylvia Jean Mason**Signature of Debtor **Sylvia Jean Mason****X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**August 9, 2012**

Date

**Signature of Attorney\*****X /s/ Boris Avramski, Esq**

Signature of Attorney for Debtor(s)

**Boris Avramski, Esq 11350**

Printed Name of Attorney for Debtor(s)

**Avramski Law, PC**

Firm Name

**602 South 10th Street  
Las Vegas, NV 89101**

Address

**bkhelpevegas@yahoo.com ; avramskilawsafe@gmail.com  
702-522-1808 Fax: 702-685-3625**

Telephone Number

**August 9, 2012**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
District of Nevada**

In re Sylvia Jean Mason

Debtor(s)

Case No.

Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Sylvia Jean Mason

Sylvia Jean Mason

Date: August 9, 2012

**United States Bankruptcy Court  
District of Nevada**

In re **Sylvia Jean Mason**

Debtor(s)

Case No.

Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **August 9, 2012**

**/s/ Sylvia Jean Mason**

**Sylvia Jean Mason**

Signature of Debtor

Sylvia Jean Mason  
2725 Beachside Ct  
Las Vegas, NV 89117-0683

Boris Avramski, Esq  
Avramski Law, PC  
602 South 10th Street  
Las Vegas, NV 89101

Acs/Slam  
Acct No -xxxxxxx4681  
501 Bleecker St  
Utica, NY 13501

Allied Collection Se  
Acct No xxxxxx0501  
3080 S. Durango Road, Suite 208  
Las Vegas, NV 89117

Allied Collection Serv  
Acct No xxxxxx3101  
3080 S Durango Dr Ste 20  
Las Vegas, NV 89117

Amc Mortgage Services  
Acct No xxxxxxxxxxxx8628  
2077 N Main St Ste 1050  
Santa Ana, CA 92706

Amex  
Acct No -xxxxxxxxxxxxx6783  
Po Box 297871  
Fort Lauderdale, FL 33329

Bank Of America  
Acct No xxxxxxxxxxxx6858  
Po Box 982238  
El Paso, TX 79998

Bank Of America  
Acct No xxxxxxxxxxxx6654  
Po Box 982238  
El Paso, TX 79998

Bank Of America, N.A.  
Acct No xxxxxx2655  
450 American St  
Simi Valley, CA 93065

Bank Of America, N.A.  
Acct No xxxxxx5497  
450 American St  
Simi Valley, CA 93065

Bank Of America, N.A.  
Acct No xxxxx2663  
450 American St  
Simi Valley, CA 93065

Bank Of America, N.A.  
Acct No xxx6183  
450 American St  
Simi Valley, CA 93065

Bank Of America, N.A.  
Acct No xxx7694  
450 American St  
Simi Valley, CA 93065

Bk Of Amer  
Acct No xxxxxxxxxxxx0241  
Po Box 982238  
El Paso, TX 79998

Cavalry Portfolio Serv  
Acct No xxxx9021  
7 Skyline Dr Ste 3  
Hawthorne, NY 10532

Chase  
Acct No xxxxxxxxxxx2628  
10790 Rancho Bernardo Rd  
San Diego, CA 92127

Chase  
Acct No xxxxxxxx0122  
Po Box 15298  
Wilmington, DE 19850

Credit Bureau Central  
Acct No xxxxx3996  
Po Box 29299  
Las Vegas, NV 89126

Gmac Mortgage  
Acct No xxxxx1875  
3451 Hammond Ave  
Waterloo, IA 50702

Grant & Weber  
Acct No xxxxx7032  
26575 West Agoura Road  
Calabasas, CA 91302

Green Tree Servicing L  
Acct No xxxx6866  
332 Minnesota St Ste 610  
Saint Paul, MN 55101



Homeq Servicing  
Acct No xxxxxxxxxx2247  
Po Box 13716  
Sacramento, CA 95853

Homeward Residential  
Acct No xxxxxxxxxx6991  
1525 S Belt Line Rd  
Coppell, TX 75019

J.P. Morgan  
Acct No A-09-600921-C  
P.O. Box 183164  
Columbus, OH 43218

Justice Court Las Vegas Township  
Acct No A-09-600921-C  
200 Lewis Ave #2  
Las Vegas, NV 89155

Las Vegas Constable  
Acct No A-09-600921-C  
302 E. Carson Ave  
5th Floor  
Las Vegas, NV 89101

Macys/Fdsb  
Acct No xxxxxxxxxx0820  
9111 Duke Blvd  
Mason, OH 45040

Medicredit Corporation  
Acct No xxxx8715  
1801 California Ave  
Corona, CA 92881

Memphis Lg  
Acct No xxxxxxxxxx4640  
220 S Main St  
Memphis, TN 38101

Ocwen Loan Servicing L  
Acct No xxxx7418  
12650 Ingenuity Dr  
Orlando, FL 32826

Pinnacle Financial Gro  
Acct No xxx9181  
7825 Washington Ave S St  
Minneapolis, MN 55439

Quantum Collections  
Acct No xxxxxxxxxx5899  
3224 Civic Center Dr  
North Las Vegas, NV 89030

Sallie Mae  
Acct No xxxxxxxxxxxxxxxxxxxx0727  
Po Box 9500  
Wilkes Barre, PA 18773

Sears/Cbna  
Acct No xxxxx7082  
Po Box 6189  
Sioux Falls, SD 57117

Select Portfolio Svcin  
Acct No xxxxxxxxxxx1143  
Po Box 65250  
Salt Lake City, UT 84165

Sequoia Financial Svcs  
Acct No xxxxxxxxxxx2842  
500 N Brand Blvd  
Glendale, CA 91203

Silver State Schools C  
Acct No xxxxxx0001  
4221 S Mcleod Dr  
Las Vegas, NV 89121

Silver State Schools C  
Acct No xxxxxx0801  
4221 S Mcleod Dr  
Las Vegas, NV 89121

Thd/Cbna  
Acct No xxxxxxxxxxx5199  
Po Box 6497  
Sioux Falls, SD 57117

Us Dept Of Education  
Acct No xxxxxx4682  
Po Box 5609  
Greenville, TX 75403

Webbank/Dfs  
Acct No xxxxxxxxxxx5826  
1 Dell Way  
Round Rock, TX 78682

Westley Villanueva, ESQ  
Acct No A-09-600921-C  
1771 E. Flamingo Road Suite 112A  
Las Vegas, NV 89119

Wf/Efs  
Acct No xxxxx9940  
Po Box 13667  
Sacramento, CA 95853

Wf/Efs  
Acct No xxxx5345  
Po Box 13667  
Sacramento, CA 95853

Wfnnb/Lane Bryant  
Acct No xxxxxxxxxxxx5257  
Po Box 182789  
Columbus, OH 43218

Wilshire Credit Corp  
Acct No xx3033  
400 Countrywide Way  
Simi Valley, CA 93065